

United States Bankruptcy Court  
Northern District of Ohio

In re:  
James Joseph Waligora  
Karley Elise Waligora  
Debtors

Case No. 21-11388-aih  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0647-1  
Date Rcvd: Jul 29, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2021:**

Recip ID	Recipient Name and Address
db/db	+ James Joseph Waligora, Karley Elise Waligora, 235 Lynne Dr, Sheffield Lake, OH 44054-1930
26904108	+ Allstate Property and Casualty Insurance Co., PO Box 660636, Dallas, TX 75266-0636
26904110	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Ohio, Revenue Recovery, PO Box 117, Columbus, OH 43216
26904109	+ Charter Communications, Corporation Service Company, 50 West Broad Street, Suite 1330, Columbus, OH 43215-3307
26904111	+ Drew A Carson, Attorney at Law, 600 Superior Avenue East, Suite 2505, Cleveland, OH 44114-2600
26904112	+ Emergency Professional Services, 7123 Pearl Road, Suite 201, Cleveland, OH 44130-4944
26904113	+ Guadalupe Valley Electric Cooperative, 1015 E. Broadway, Cuero, TX 77954-2148
26904114	+ Health Aid of Ohio, 5230 Hauserman Road, Parma, OH 44130-1224
26904116	+ Lindsay Gesel, 20000 Lorain Road, Apt 1-003, Cleveland, OH 44126-3479
26904115	+ Lindsay Gesel, 20000 Lorain Road, Apt 1-003, Fairview Park, OH , OH 44126-3479
26904117	+ Ohio Bureau of Motor Vehicles, P.O. Box 182081, Columbus, OH 43218-2081
26904118	+ South Texas Radiology Group, 8401 Datapoint Drive, San Antonio, TX 78229-5907

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
ust	+ Email/Text: ustpreion09.cl.ecf@usdoj.gov	Jul 29 2021 20:48:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26904119	+ Email/Text: bankruptcynotices@squareup.com	Jul 29 2021 20:49:00	Square, 1455 Market Street, suite 600, San Francisco, CA 94103-1332

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2021 at the address(es) listed below:

Name	Email Address
Robert D. Barr	barr-trustee@koehler.law rdb@trustesolutions.net;syackly@koehler.law
William J. Balena	on behalf of Debtor James Joseph Waligora docket@ohbksource.com janet@ohbksource.com
William J. Balena	on behalf of Debtor Karley Elise Waligora docket@ohbksource.com janet@ohbksource.com

TOTAL: 3

**Information to identify the case:**Debtor 1 **James Joseph Waligora**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9843**

EIN --\_-----

Debtor 2 **Karley Elise Waligora**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9354**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **21-11388-aih****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Joseph Waligora

Karley Elise Waligora  
fka Karley Elise Saunders7/28/21**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**